

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA

In re:	§	
	§	
Jamie Marcella Edwards	§	Case No. 14-14218
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 10/08/2014 . The undersigned trustee was appointed on 10/08/2014 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 3,226.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	1.69
Bank service fees	50.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	883.00
Leaving a balance on hand of ¹	\$ 2,291.31

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 06/23/2015 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 585.75 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 585.75 , for a total compensation of \$ 585.75 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 69.52 , for total expenses of \$ 69.52 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/10/2015 By: /s/KEVIN M. COFFEY
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 14-14218 SAH Judge: Sarah A. Hall Trustee Name: KEVIN M. COFFEY
Case Name: Jamie Marcella Edwards Date Filed (f) or Converted (c): 10/08/2014 (f)
341(a) Meeting Date: 11/21/2014
For Period Ending: 09/10/2015 Claims Bar Date: 06/23/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Tax Refund (u)	2,343.00	2,343.00		3,226.00	FA
2. Checking & Savings @ USAA, Savings @ Fort Sill FCU	107.00	0.00		0.00	FA
3. General Household belongings	3,500.00	0.00		0.00	FA
4. Clothing	100.00	0.00		0.00	FA
5. Watch	40.00	0.00		0.00	FA
6. Life Insurance through the military-no cash value	0.00	0.00		0.00	FA
7. Thrift Savings Plan (TSP)	4,000.00	0.00		0.00	FA
8. 2014 Estimated EIC	6,500.00	0.00		0.00	FA
9. 2000 Chevy Silverado 1500	3,000.00	0.00		0.00	FA
10. 2001 Chevy Tracker	1,475.00	0.00		0.00	FA
11. 1994 Ford Ranger	2,350.00	0.00		0.00	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$23,415.00	\$2,343.00	\$3,226.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

5-29-15: tax refund case; all funds in; Proofs of Claims to be filed by 6-23-15
8-19-15: Emailed filed trustee's fee application and order to M. Creasey for approval.
8-19-15: Emailed TFR to USTP for approval.
8-20-15: Signed trustee's fee order uploaded.

Initial Projected Date of Final Report (TFR): 05/22/2017

Current Projected Date of Final Report (TFR): 05/22/2017

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-14218
Case Name: Jamie Marcella Edwards

Trustee Name: KEVIN M. COFFEY
Bank Name: First National Bank of Vinita
Account Number/CD#: XXXXXX2727
Checking

Exhibit B

Taxpayer ID No: XX-XXX8050
For Period Ending: 09/10/2015

Blanket Bond (per case limit): \$6,496,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/03/15	1	United States Treasury	tax refund	1224-000	\$3,226.00		\$3,226.00
04/07/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,216.00
04/07/15	101	Edwards, Jamie Marcella	non-estate portion of tax refund	8500-002		\$883.00	\$2,333.00
05/07/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,323.00
06/04/15	102	International Sureties, LTD Suite 420 701 Poydras St. New Orleans, LA 70139	2015 Bond Premium Disbursement	2300-000		\$1.69	\$2,321.31
06/05/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,311.31
07/07/15		First National Bank of Vinita 102 W. Illinois Avenue Vinita, OK 74301	Bank service charge	2600-000		\$10.00	\$2,301.31
08/07/15		First National Bank of Vinita	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$2,291.31

COLUMN TOTALS	\$3,226.00	\$934.69
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$3,226.00	\$934.69
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$3,226.00	\$934.69

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX2727 - Checking	\$3,226.00	\$934.69	\$2,291.31
	\$3,226.00	\$934.69	\$2,291.31
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$3,226.00		
Total Gross Receipts:	\$3,226.00		

Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 14-14218

Date: September 10, 2015

Debtor Name: Jamie Marcella Edwards

Claims Bar Date: 6/23/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
99 8500	Jamie Marcella Edwards	Administrative		\$0.00	\$883.00	\$883.00
100 2100	Kevin M. Coffey 435 N. Walker, Suite 202 Oklahoma City, Ok 73102	Administrative		\$0.00	\$585.75	\$585.75
100 2200	Kevin M. Coffey 435 N. Walker, Suite 202 Oklahoma City, Ok 73102	Administrative		\$0.00	\$69.52	\$69.52
1 300 7100	Quantum3 Group Llc As Agent For Comenity Bank Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$0.00	\$1,208.82	\$1,208.82
2 300 7100	Armed Forces Loans 6161 S Rainbow Blvd #100 Las Vegas Nv 89118-3270	Unsecured		\$0.00	\$3,895.88	\$3,895.88
3 300 7100	Army Emergency Relief 200 Stovall Street Alexandria Va 22332	Unsecured		\$0.00	\$233.34	\$233.34
4 300 7100	Army & Air Force Exchange Services C/O Bass & Associates, P.C. 3936 E. Ft. Lowell Rd, Suite #200 Tucson, Az 85712	Unsecured		\$0.00	\$4,534.40	\$4,534.40
5 300 7100	Army & Air Force Exchange Services C/O Bass & Associates, P.C. 3936 E. Ft. Lowell Rd, Suite #200 Tucson, Az 85712	Unsecured		\$0.00	\$2,893.96	\$2,893.96
6 300 7100	Centerpoint Energy Entex Po Box 1700 Houston Tx 77251	Unsecured		\$0.00	\$107.60	\$107.60

Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 14-14218

Date: September 10, 2015

Debtor Name: Jamie Marcella Edwards

Claims Bar Date: 6/23/2015

	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
7	City Of Lawton	Unsecured		\$0.00	\$187.86	\$187.86
300	Revenue Services Division					
7100	212 Sw 9Th Street					
	Lawton Ok 73501					
8	City Of Lawton	Unsecured		\$0.00	\$59.68	\$59.68
300	Revenue Services Division					
7100	212 Sw 9Th Street					
	Lawton Ok 73501					
9	Quantum3 Group Llc As Agent For	Unsecured		\$0.00	\$7,100.48	\$7,100.48
300	Pioneer Services					
7100	Po Box 788					
	Kirkland, Wa 98083-0788					
Case Totals				\$0.00	\$21,760.29	\$21,760.29

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-14218

Case Name: Jamie Marcella Edwards

Trustee Name: KEVIN M. COFFEY

Balance on hand \$ 2,291.31

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Kevin M. Coffey	\$ 585.75	\$ 0.00	\$ 585.75
Trustee Expenses: Kevin M. Coffey	\$ 69.52	\$ 0.00	\$ 69.52

Total to be paid for chapter 7 administrative expenses \$ 655.27

Remaining Balance \$ 1,636.04

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 20,222.02 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 8.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Quantum3 Group Llc As Agent For	\$ 1,208.82	\$ 0.00	\$ 97.80
2	Armed Forces Loans	\$ 3,895.88	\$ 0.00	\$ 315.19
3	Army Emergency Relief	\$ 233.34	\$ 0.00	\$ 18.88
4	Army & Air Force Exchange Services	\$ 4,534.40	\$ 0.00	\$ 366.85
5	Army & Air Force Exchange Services	\$ 2,893.96	\$ 0.00	\$ 234.13
6	Centerpoint Energy Entex	\$ 107.60	\$ 0.00	\$ 8.71
7	City Of Lawton	\$ 187.86	\$ 0.00	\$ 15.20
8	City Of Lawton	\$ 59.68	\$ 0.00	\$ 4.83
9	Quantum3 Group Llc As Agent For	\$ 7,100.48	\$ 0.00	\$ 574.45

Total to be paid to timely general unsecured creditors \$ 1,636.04

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE